

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF ARKANSAS

IN RE: LESLIE LEE BRYSON and  
DEBBIE JOAN BRYSON, Debtors

CASE NO. 5:06-bk-72501  
Chapter 7

**REAFFIRMATION AGREEMENT**

Leslie Lee Bryson and Debbie Joan Bryson, hereinafter referred to as "Debtors", and Decatur State Bank, hereinafter referred to as "Secured Creditor", hereby enter into this Reaffirmation Agreement:

1. This Reaffirmation Agreement is made pursuant to 11 U.S.C. Section 524(c), and is made before the Debtors have received a discharge under either Section 727, 1141 or 1328 of the Bankruptcy Code.

2. Notwithstanding the Debtors' bankruptcy discharge, the Debtors hereby reaffirm to pay the following debt owed to the Decatur State Bank in accordance with the Promissory Note and other instruments executed by them, subject to the provisions of Paragraph 3 below, to-wit:

Loan Number 120977960, in the amount of \$24,166.24 as of November 8, 2006 plus interest thereon at a rate of 10% per annum until paid, as evidenced by the Promissory Note dated April 11, 2005 and secured by a security interest in one 2000 Ford F-250 Ex-Cab 4x4 pickup ID#1FTNX215X4EB66084, one 2000 Yamaha XL700 10' Waverunner ID#UAMA3537K900, one 1992 Ford Taurus 4 Dr ID#1FALP53U6NA252945 and one 1983 Ford F-150 pickup ID #1FTDF15FODPA95529.

3. This Agreement may be rescinded by the Debtors at any time prior to Discharge or within 60 days after this Agreement is filed with the Court, whichever occurs later, by giving notice of rescission to Secured Creditor, Debtors acknowledge that this Agreement is not required under Title 11 of the United States Code, nor under non-bankruptcy law, or under any agreement not in accordance with the provisions of 11 U.S.C. Sec. 524 (c)(2)(B).

IN WITNESS WHEREOF, the parties have executed this Agreement on the date hereinafter written.

DECATUR STATE BANK,  
Secured Creditor

BY: Marcus B. Burch

DATE: 12-11-06

DEBTORS

Leslie Lee Bryson  
LESLIE LEE BRYSON, Debtor

Debbie Joan Bryson  
DEBBIE JOAN BRYSON, Debtor

DATE: 12-4-06

DECLARATION OF DEBTORS' ATTORNEY

The undersigned hereby declares that he represents the Debtors in the above-referenced Chapter 7 bankruptcy proceeding, that he represented the Debtors during the course of negotiating the above Reaffirmation Agreement under 11 U.S.C. Sec. 524 (c)(3), and that the above Reaffirmation Agreement represents a fully informed and voluntary agreement made by the Debtors, that said Agreement does not impose an undue hardship upon the Debtors or any dependent of the Debtors. That the undersigned has fully advised the Debtors of the legal effect and consequences of this Agreement and any default made by them under such agreement.

DATED this 4<sup>th</sup> day of December, 2006.

  
Robert Jeffrey Conner  
Attorney at Law  
P.O. Box 3546  
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